In re: Adam H. Bernstein Debtor

Case No. 18-20119-PRW Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0209-2 User: admin Page 1 of 1 Date Rcvd: Feb 08, 2018 Form ID: 309A Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018. db +Adam H. Bernstein, 5 Torwood Circle, Pittsford, NY 14534-1417 21595821 +Bank of America, c/o Strategic Recovery, PO Box 52238, Idaho Falls, ID 83405-2238 Citicorp Cr Srvs/Centralized Bankruptcy, +Citibank/The Home Depot, 21595824 Po Box 790040, St Louis, MO 63179-0040 21595825 +FMA Alliance, Ltd. - Washington Mutual, 11811 N. Freeway, Suite 900, +Frenkel, Lambert, Weiss, et al., 53 Gibson Street, Bay Shore, NY 11706-8369 +Jermaine James, c/o Richard A. Plukas, Esq., 16 E. Main Street, Suite 300, 21595827 21595828 Rochester, NY 14614-1803 21595829 +Lanair Jackson, 13 Boston Street, Rochester, NY 14621-4601 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, 21595831 Coppell, TX 75019-4620 +New York Times, PO Box 371456, 21595832 Pittsburgh, PA 15250-7456 +New York Times, PO BOX 3,1130, +Phillips Lytle, LLP, 1400 First Federal Plaza, Solomon & Solomon, Columbia Circle, Box 15019, Rochester, NY 14614-1981 21595833 Solomon & Solomon, Columbia Circle +Stewart Title, 47 W. Main Street, Box 15019, Albany, NY 12212-5019 21595836 Rochester, NY 14614-1416 21595837 New York, NY 10087-5325 21595838 +Strong Memorial Hospital, P.O Box 5325, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: williamcrieth@yahoo.com Feb 08 2018 18:33:02 William C. Rieth, 16 West Main Street, Suite 756, Rochester, NY 14614 tr Rochester, NY 14614-1874 21595822 +EDI: CAPITALONE.COM Feb 08 2018 18:33:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 21595823 +EDI: MERRICKBANK.COM Feb 08 2018 18:33:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001 +EDI: FORD.COM Feb 08 2018 18:33:00 Ford Cred, Po Box Box 542000, 21595826 Omaha, NE 68154-8000 +EDI: MID8.COM Feb 08 2018 18:33:00 21595830 Midland Credit Management / HFC, PO Box 939019, San Diego, CA 92193-9019 +E-mail/Text: rgebankruptcy@rge.com Feb 08 2018 18:33:32 21595834 RG&E, 89 East Avenue, Rochester, NY 14649-0002 +E-mail/PDF: clerical@simmassociates.com Feb 08 2018 18:35:46 21595835 Simm Associates. 800 Pencader Drive, Newark, DE 19702-3354 +EDI: RMSC.COM Feb 08 2018 18:34:00 21595839 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 TOTAL: 9 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below: NONE. TOTAL: 0

Information to identify the case:				
Debtor 1	Adam H. Bernstein	Social Security number or ITIN: xxx-xx-2484		
	First Name Middle Name Last Name			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			
United States B	ankruptcy Court Western District of New York	Date case filed for chapter 7 2/7/18		
Case number:	2-18-20119-PRW			

## Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Adam H. Bernstein	
2.	All other names used in the last 8 years		
3.	Address	5 Torwood Circle Pittsford, NY 14534	
4.	<b>Debtor's attorney</b> Name and address	William C. Rieth 16 West Main Street, Suite 756 Rochester, NY 14614	Contact phone (585) 232–6520
5.	Bankruptcy trustee Name and address	Lucien A. Morin II McConville, Considine, Cooman & Morin PC 25 East Main Street, Suite 500 Rochester, NY 14614–1874	Contact phone (585) 546–2500

For more information, see page 2 >

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Debtor Adam H. Bernstein Case number 2–18–20119–PRW

#### Hours open: 8:00 a.m. to 4:30 p.m. Bankruptcy clerk's office 100 State Street Monday - Friday Rochester, NY 14614 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office Website: http://www.nywb.uscourts.gov Contact phone (585) 613-4200 or online at www.pacer.gov. Date: 2/7/18 Meeting of creditors March 16, 2018 at 09:00 AM Location: Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result Debtors must attend the meeting to Office of the U.S. Trustee, 100 be questioned under oath. In a joint case, both spouses must attend. State Street, Room 6080, Rochester, NY 14614 Creditors may attend, but are not in your case being dismissed. required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. 8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9. Deadlines File by the deadline to object to discharge Filing deadline: 5/15/18 or to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following You must file a complaint: deadlines. if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you 11. Creditors with a foreign address have any questions about your rights in this case. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the

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objection by the deadline to object to exemptions in line 9